**International Copyright (Amendment) Order, 1996 and Annual Report and Review of working Regional Engineering College, Durgapur, for the year 1995-96, etc.**

THE MINISTER OF TOURISM AND MINISTER OF PARLIAMENTARY AFFAIRS (SHRI SRIKANTA JENA) : On bahalf of Shri Muhi Ram Saikia, I beg to lay on the Table -

(1) A copy of the International Copyright (Amendment) Order, 1996 (Hindi and English versions) published in Notification S.O. 170 (E) in Gazette of India dated the 6th March, 1997, under section 43 of the Copyright Act, 1957.

[Placed in Library. *See* No. LT. 2237/97]

(2) (i) A copy of the Annual Report (Hindi and English versions) of Malaviya Regional Engineering College, Jaipur, for the year 1995-96, alongwith Audited Accounts.

(ii) A copy of the Review (Hindi and English versions) by the Government of the working of the Malaviya Regional Engineering College, Jaipur, for the year 1995-96.

(3) Statement (Hindi and English versions) showing reasons for delay in laying the papers mentioned at (2) above.

[Placed in Library. *See* No. LT. 2238/97]

(4) (i) A copy of the Annual Report (Hindi and English versions) of the Regional Engineering College, Durgapur, for the year 1995-96, alongwith Audited Accounts.

(ii) A copy of the Review (Hindi and English versions) by the Government of the working of the Regional Engineering College, Durgapur, for the year 1995-96.

(5) Statement (Hindi and English versions) showing reasons for delay in laying the papers mentioned at (4) above.

[Placed in Library. *See* No. LT. 2239/97]

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**12.01 hrs.**

## STATEMENT BY MINISTER

**Recommendation of the Governing Board of Rashtriya Mahila Kosh**

*[English]*

THE MINISTER OF TOURISM AND MINISTER OF PARLIAMENTARY AFFAIRS (SHRI SRIKANTA JENA) : On behalf of Shri S.R. Bommai, I wish to make a statement on the recommendation of the Governing Board of Rashtriya Mahila Kosh to permit the self-help group to determine the interest rate of lending to its members :—

The Rashtriya Mahila Kosh had been providing funds to the voluntary organisations at an interest rate of eight per cent for on-lending to the poor women. The NGOs, in turn, on-lend these funds to the ultimate borrowers at a rate of interest not exceeding 12 per cent.

The National Bank of Agricultural and Rural Development (NABARD) has been promoting credit through Self-Help Groups (SHGs). The rate of interest on the loans to the SHGs is at 12 per cent. The Self-Help Group is permitted to determine the rate of lending to the members of the groups on the basis of the decision of the members of the Group on the basis of the decision of the members of the Group. This allows the Self-Help Group to charge rates higher than 12 per cent. The difference between the rate of interest charged to the members and the rate at which the Self-Help Group borrows from the NGO remains with the Group for their common benefit. NABARD had indicated to RMK that if RMK has to be refinanced by NABARD, the terms of lending by RMK should conform to the terms of lending of the NABARD to the Self-Help Groups.

In order to harmonise the operations for SHGs with NABARD, the Governing Board of RMK recommended that :

(i) RMK may lend its funds to the organisations/ NGOs at eight percent;

(ii) The organisations/NGOs may further lend to the SHGs/directly to beneficiaries at 12 per cent; and

(iii) SHGs may be left free to decide the rate of interest to be charged from the ultimate members/borrowers. Such rate should not, however, exceed the lending rate of State Bank of India on its unsecured loans during the last financial year ending 31st March.

The Government have decided to accept these recommendations.

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SHRIMATI KRISHNA BOSE (Jadavpur) : Mr. Speaker, Sir, I would like to draw the attention of the House through you to a very urgent matter. Today is 4th of August. Only ten days are left before the historic Midnight Session of 14th August which we are about to hold in this House. We are very happy that on that occasion we will be able to hear the famous speech by Shri Jawaharlal Nehru "Tryst with destiny". We know that Mahatma Gandhi was very sad on that day. He was in Calcutta and he was shedding tears. But we have been told that some appropriate speech of some previous occasion will also be played.